

IN THE SPECIFICATION:

Please AMEND the specification in accordance with the following. Several minor grammatical and syntactical errors are corrected. No new matter is added.

Please REPLACE the sentence at lines 17-23 on page 4 with the following sentence:

Here, the mediation step conducts a credit ~~enquiry~~inquiry based on the purchase history of the purchaser in his own marketplace and, when a predetermined estimation standard is satisfied, the commerce transaction of the commodity purchase together with the credit guarantee information is requested ~~to~~from the other marketplace.

Please REPLACE the sentence at lines 7-10 on page 13 with the following sentence:

Accordingly, the marketplaces B, C, D are not in need of credit lending by the credit ~~enquiry~~inquiry which was necessary for the member contract 11-1 and entrusted with the external professional organization.